Recording Requested By: GMAC MORTGAGE CORPORATION 3451 Hammond Avenue Waterloo, IA 50702

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: PATRICIA I WHITE

PO BOX 402 ZEPHYR COVE, NV 89448

Assessor's Parcel Number 131823212053

Loan No. 652449656

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas PATRICIA I WHITE AND JUNA-RAE K STERBA was the original Trustor under that certain Deed of Trust recorded on March 19, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0510662, in Book 0301, Page 4621, Certificate —. With respect to Real Property located in said county.

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place instead of original trustee, now therefore, the undersigned hereby substitute himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

Dated: January 27, 2003

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA Direch.com)

By:\
Roberta Pettengill, Assistant Secretary

STATE OF IOWA County of Black Hawk

On January 27, 2003, before me, J. Simon, personally appeared Roberta Pettengill, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal

J. SIMON
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004

Notary's Signature

J. Simon

2002-10-04

08/16/2004

MIN: 100037506524496560 MERS Telephone: 1-888-679-6377

REQUESTED BY

ON A C M f 9

IN OFFICIAL RECORDS OF
DOUGLAS CO. HEVADA

(Notary's Seal)

2003 FEB -3 AM 9: 24

WERNER CHRISTEN RECORDER

3/7 PAID K& DEPUTY

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